

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

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Debtor(s)

Gregory A Robinson, Sr.

Chapter 13 Case # 09-19117-JNF

Valerie D. Robinson

dba Real Pro Rehabilitation Specialists

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**4<sup>th</sup> Amended Chapter 13 Plan**

TERM OF PLAN **60 Months Original**  
51 Months Remaining

Plan Payment: Debtor(s) to pay monthly \$1,109.00

**I. SECURED CLAIMS:**

**A. CLAIMS TO BE PAID THROUGH THE PLAN (Including Arrearage)**

Creditor	Description of Claim	Amount of Claim
<u>Bank of America</u>	<u>2<sup>nd</sup> Mortgage Arrears (York)</u>	<u>\$ 1,234.00</u>
<u>Bank of America</u>	<u>1<sup>st</sup> Mortgage Arrears (Weybosset)</u>	<u>\$11,854.00</u>
<b>Total secured to be paid through plan</b>		<b><u>\$13,088.00</u></b>

**B. CLAIMS TO BE PAID DIRECTLY TO CREDITORS (Not through Plan)**

Creditor	Description of Claim
<u>Bank of America</u>	<u>1<sup>st</sup> and 2<sup>nd</sup> Mortgage (York)</u>
<u>Bank of America</u>	<u>1<sup>st</sup> Mortgage (Weybosset)</u>
<u>Harley Davidson</u>	<u>2008 Harley Davidson</u>

**II. PRIORITY CLAIMS:**

Creditor	Description of Claim	Amount of Claim
IRS	2007 Income Tax (12,178.00 @4% x 60 months)	<u>\$13,458.00</u>
DOR	2007 Income Tax	<u>\$ 0</u>
<b>Total Priority Claims to paid Through Plan</b>		<b><u>\$13,458.00</u></b>

### III. ADMINISTRATIVE CLAIMS:

A. Attorneys Fees (Paid through Plan) \$ 0

#### B. Miscellaneous Fees:

Creditor	Description of Claim	Amount of Claim
_____	_____	<u>\$</u> _____

### IV: UNSECURED CLAIMS:

Regular Unsecured Creditors receive 8.353% of their claims.

A. Regular Unsecured Claims: \$323,473.00

#### B. Unsecured Claims arising after lien avoidance/cramdown:

Creditor	Description of Claim	Amount of Claim
_____	_____	<u>\$323,473.00</u>

C. Multiply total by percentage \$ 27,022.00

#### D. Separately classified Unsecured Claims:

Creditor	Description of Claim	Amount of Claim
<u>None</u>	_____	<u>\$</u> _____

Total Amount of claims payable at 8.353% \$ 27,022.00

## **V. OTHER PROVISIONS**

A. Liquidation of assets to be used to fund Plan:

B. Modification of Secured Claims: Set forth details of modification below or attach sheets. Information should include name of creditor and details explaining modification.

C. Pursuant to the requirements of 11 U.S.C., Sec. 1325 (b) (3), the provisions of BAPCPA and M.L.B.R., Sec. 13-4 (c), the Debtor(s) submit a 60 month commitment period plan.

D. Miscellaneous Provisions:

First mortgage arrears to Bank of America in the amount of \$6,283.00 in Paragraph I.(a) is eliminated. Dividend to unsecured creditors is increased from 6.41% to 8.353% and the monthly Chapter 13 Plan payment is increased from \$992.00 to \$1,109.00.

All secured lenders, their successors or assigns, shall be required to provide written monthly statements to the Debtor that outline the amount currently due and the application of funds received

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### **CALCULATION OF PLAN PAYMENT:**

A. Secured Claims (I-A Total):	<u>\$13,088.00</u>
B. Priority Claims: (II Total):	<u>\$13,458.00</u>
C. Administrative Claims (III Total)	<u>\$ 0</u>
D. Regular Unsecured Claims (IV-C)	<u>\$27,022.00</u>
E. Separately Classified Unsecured Claims	<u>\$</u>
F. Total of A, B, C, D & E	<u>\$53,568.00</u>
G. Total Cost of Plan including Trustee's Fee (Total ÷ .90)	<u>\$59,520.00</u>
H. Paid to Date	<u>\$ 2,980.00</u>
I. Divide Total Cost by Term of Plan (51) and Round up to Nearest Dollar	<u>\$56,540.00</u> <u>\$ 1,109.00</u>

Debtor shall commence making the payments proposed by this Plan within 30 days after the Plan is filed unless otherwise Ordered by this Court [11 U.S.C. §1326(a) (1)]

## LIQUIDATION ANALYSIS

### I. REAL ESTATE:

Address	Fair Market Value	Recorded Liens
<u>90 York Street, Canton</u>	<u>\$850,000.00</u>	<u>\$659,582.00</u>
Total Net Equity for Real Property:		<u>\$190,418.00</u>
Less Exemptions (Schedule C)		<u>\$190,418.00</u>
Available in a Chapter 7 Case		<u>\$ 0</u>

### II. AUTOMOBILE (Year, Make and Model)

Description	Value	Liens	Exemption
2002 Ford	\$ 2,500.00	\$ 0	\$ 0
2007 Ford	\$18,000.00	\$21,212.00	\$ 0
2008 Harley	\$12,000.00	\$13,793.00	\$ 0
Net Equity:	<u>\$2,500.00</u>	Less Exemptions	<u>\$ 7,000.00</u>
		Available in a Ch. 7	<u>\$ 1,800.00</u>

### III. OTHER EXEMPTIONS (Itemize as necessary)

Description	Value	Exemption
<u>See Scheduled B &amp; C</u>	<u>\$9,600.00</u>	<u>\$ 5,500.00</u>
	Available in a Ch. 7	<u>\$ 4,100.00</u>
	<b>Total</b>	<u>\$ 5,900.00</u>

**SUMMARY** (Total amount available in a Chapter 7) \$ 7,328.00  
Additional comments regarding liquidation analysis:

Pursuant to the Joint Procedural Order, Debtor/Counsel are required to serve a copy of this Plan upon the Chapter 13 Trustee, all creditors and interested parties and to file a Certificate of Service accordingly.

/s/Joseph P. Foley dated July 8, 2010

Joseph P. Foley, Esq.  
98 North Washington Street  
Suite 104  
Boston, MA 02114  
(617) 437-7774

/s/Gregory A. Robinson, Sr. dated July 8, 2010

Gregory A. Robinson, Sr.  
Debtor

/s/Valerie D. Robinson dated July 8, 2010

Valerie D. Robinson  
Joint Debtor

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Debtor(s)

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**Certificate of Service**

I, Joseph P. Foley, attorney for the Debtors, hereby certify that on July 8, 2010, I served a copy of the **4<sup>th</sup> Amended Chapter 13 Plan**, first class postage prepaid, to the Chapter 13 Trustee Carolyn A. Bankowski, P.O. Box 8250, Boston, Massachusetts, 02114, and all creditors on the attached service list.

June 1, 2010

Respectfully submitted by  
Counsel for the Debtor

/s/ Joseph P. Foley

Joseph P. Foley Esq.  
98 North Washington Street  
Suite 104  
Boston, MA. 02114  
(617) 437-7774  
BBO# 173560

BAC Home Loans Servicing, LP  
Korde & Associates  
321 Billerica Road  
Suite 210  
Chelmsford, MA 01824

BAC Home Loans Servicing, LP  
c/o Prober, & Raphael, a Law Corp.  
20750 Ventura Blvd., Suite 100  
Woodland Hills, CA 91364

HSBC Bank Nevada, N.A.  
Bass & Associates, P.C.  
3936 E. Ft. Lowell Road, Suite #200  
Tucson, AZ 85712

Hitachi Capital America Corp.  
800 Connecticut Avenue  
Norwalk, CT 06854

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131

Andrea Goldman  
305 Walnut Street  
Newtonville, MA 02460

Asset Acceptance LLC  
PO Box 2036  
Warren MI 48090

BAC Home Loans Servicing LP  
7105 Corporate Drive  
Payment Mail Stop PTX-B-209  
Plano, TX 75024-1319

BAC Home Loans Servicing, LP  
2270 Lakeside Boulevard  
Mail Stop: R-A-3-118  
Richardson, TX 75082

BMW Bank  
Customer Service  
PO Box 3608  
Dublin, OH 43016

Bank of America  
101 N. Tryon St.  
Charlotte, NC 28255

Bank of America  
P.O. Box 15027  
Wilmington, DE 19850

Bank of America  
P.O. Box 15184  
Wilmington, DE 19850

Bank of America  
P.O. Box 21848  
Greensboro, NC 27420

Bank of America  
P.O. Box 5170  
Simi Valley, CA 93062

Bank of America, N.A.  
P. O. Box 26012  
NC4-105-03-14  
Greensboro, NC 27420

Bracco  
90 Carando Drive #1  
Springfield, MA 01104

Bradco Supply Corp.  
90 Carando Drive, Ste #1  
Springfield, MA 01104

CI Paints  
15885 W Sprague Road  
Strongsville, OH 44136

Citi Bank  
707 E 60th St N  
Sioux Falls, SD 57104

Citibank South Dakota NA  
DBA  
4740 121st St  
Urbandale, IA 50323

Citizens Bank  
P.O. Box 18204  
Bridgeport, CT 06601

FIA CARD SERVICES, N.A.  
ATTN MR. BK  
1000 Samoset Drive  
DE5-023-03-03  
Newark, DE 19713

FIA CARD SERVICES, NA AS SUCCESSOR IN INTEREST TO  
BANK OF AMERICA, NA AND MBNA AMERICA BAN  
1000 Samoset Drive  
DE5-023-03-03  
Newark, DE 19713

FIA Card Services NA aka Bank of America  
By PRA Receivables Management, LLC  
PO Box 12907  
Norfolk VA 23541

First Equity  
P.O. Box 84075  
Columbus, GA 31901

First Equity Card  
C/O Creditors Bankruptcy Service  
P.O. Box 740933  
Dallas, TX 75374

Ford Motor Credit  
PO Box 542000  
Omaha, NE 68154

General Electric Capital Corp.  
1010 Thomas Edison Blvd SW  
Cedar Rapids, MI 52404

Guitar Center Retail Services  
P.O. Box 15521  
Wilmington, DE 19850

HSBC BANK NEVADA, N.A.  
Bass & Associates, P.C.  
3936 E. Ft. Lowell Road, Suite #200  
Tucson, AZ 85712

Harley Davidson  
751 North Main St.  
West Bridgewater, MA 02379

Home Depot  
P.O. Box 653002  
Dallas, TX 75265

Home Depot  
P.O. Box 689147  
Des Moines, IA 50368

Ingersoll Rand/  
GE Capital  
PO Box 6229  
Carol Stream, IL 60197

Ingersoll Rand/GE Capital  
PO Box 6229  
Carol Stream, IL 60197

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

Internal Revenue Service  
Special Procedures  
P.O. Box 9112  
Boston, MA 02203-

Jordan Furniture  
c/o HSBC Services  
P.O. Box 15521  
Wilmington, DE 19850

Massachusetts Department of Revenue  
Bankruptcy Unit  
100 Cambridge Street  
P.O. Box 9564  
Boston, MA 02114

Morisi & Oatway, P.C.  
730 Hancock Street  
Quincy, MA 02170

National Capital Management, LLC  
8245 Tournament Drive, Suite 230  
Memphis, TN 38125

PRA Receivables Management, LLC  
As Agent Of Portfolio Recovery Assocs.  
PO Box 12914  
NORFOLK VA 23541

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

The Bank of New York Mellon  
7105 Corporate Drive, PTX-B-200  
Plano, TX 75024

The Glidden Company  
d/b/a ICI Paints  
15885 Wes Sprague Road  
HQW Room# A105  
Strongsville, OH 44136

Yes LLC/United Waste Mgt  
155 Bodwell Street  
Avon, MA 02322

Gregory A. Robinson Sr.  
90 York Street  
Canton, MA 02021

Valerie D. Robinson  
90 York Street  
Canton, MA 02021